

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In Re:)
Cloris Banks,) Case No. 03-56740
) Ch. 13 Plan
Debtor(s)) Confirmation Hearing Date: 02/12/04
Soc.Sec. No.

PAYMENTS: Debtor shall pay to the Trustee the sum of **\$450.00 per month for 36 months; and a minimum of 10% is paid to unsecured creditors. In addition, Debtor shall endorse and send any tax refund check received during the plan to the Trustee. The plan base shall be increased by this amount.** Distribution to begin upon confirmation of Debtor's plan. Payments to be made by money order and mailed to John V. LaBarge Jr., PO Box 430908, St. Louis MO 63143 within 30 days from the date of this plan. The Trustee shall pay creditors in the following order:

0) ☒ Balance of filing fee in the amount of \$194.00 to US Bankruptcy Clerk.

1) ☒ Trustee's fee as allowed by U.S. Trustee.

2) ☒ Arrearage on debt(s) secured by lien(s) on Debtor's residence to be paid back at 100% of claim filed and proven, with 4.56% interest, to be cured by equal monthly installments within the first 30 months. **Debtor to pay regular monthly payments directly to mortgagee beginning with the first payment due after filing.**

3) ☒ Attorney fees to Christi S. Fingal in the sum of \$1850.00 to be paid at the rate of 35% of all funds disbursed to creditors by Trustee after payment of fixed monthly payments identified in the plan and including executory contract arrearages and/or payments on home mortgage arrearages planned to be paid within a certain number of months, until such fees have been paid in full, ☒ and (if checked) which covers all services rendered or to be rendered through conclusion of the case.

4) ☒ Secured creditors to be paid the value of the collateral plus 4.56% interest, the balance of claim to be treated as an unsecured claim. Secured creditors to retain their lien.

Creditor	Balance due	FMV	Est. Total w/interest
----------	-------------	-----	-----------------------

5) ☒ Priority payments required to be paid by 11 U.S.C. Section 507. Any debt owed to the State of Missouri for taxes not filed shall be non-dischargeable despite any orders hereafter entered.

6) ☒ Balance pro-rata among claims filed and proven until 100% of claims paid or until the plan period has passed, whichever is sooner. Minimum of 10% to be paid to creditors.

7) X Title to Debtor’s property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

8) X Any post-petition claims filed and allowed under 11 USC ss1305 may be paid through the plan.

CREDITORS NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATED IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM.

Petitioner/Debtor/date

Petitioner/Debtor/date

PLAN SUMMARY/ANALYSIS: The following are estimates of the dollar amount of claims..

Child Support \$0	Secured Debts \$54300
Disputed \$0	Co-Signed Debts \$*
Arrearage Debt \$7600	Priority Debts \$0
Real Estate/Executory Contracts \$0	Unsecured/Non-priority \$28000
*included in secured/priority amounts	
Debtor(s) believes the distribution in a Ch. 7 to non-priority unsecured creditors would be 0%. Debtor(s) believes the distribution to non-priority unsecured creditors in this case will be: 10%	

The dollar amount of the debtor’s monthly plan payment is: \$450.00. The number of proposed monthly plan payments is 36. The sum of all such payments is \$16200.

CERTIFICATE OF MAILING

The undersigned certifies under penalty of perjury that a copy of Debtor's Plan was served via ECF on John V. LaBarge Jr., PO Box 403908, St. Louis, MO 63143 and mailed to all parties listed on the attached matrix marked Exhibit A this 15th day Dec., 2003.

s/s Christi Fingal

Christi M. Fingal #3101

Chorus

Ace Cash Express 13001 New Halls Ferry Rd. Saint Louis, MO 63136	Christian Hospital 11133 Dunn Rd Saint Louis, MO 63136	County Door 1112 7th Ave Monroe, WI 53566
Elliot Leon DDS 1005 Dunn Rd Florissant, MO 63031	EMC Mortgage PO Box 141358 Irving, TX 75014	GC Services re: PCH 6330 Gulfon PO Box 3026 Houston, TX 77081
Ginny's 1112 7th Ave Monroe, WI 53566	Kramer & Frank re: Christian Hospital NE 9666 Olive Blvd Ste 450 Saint Louis, MO 63103	Midnight Velvet 1112 7th Ave Monroe, WI 53566
MO American Water PO Box 578 Alton, IL 62002	MSD Attn: Loan Laumann 2000 Hampton Saint Louis, MO 63139	Quik Cash 2615 Gravois Saint Louis, MO 63118
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773	Same Day Loan 8854 St Charles Saint Louis, MO 63114	Schweig Engel 650 Northwest Pl. St Ann, MO
Sudha Saha MD 533 Couch Saint Louis, MO 63122	Willie Warren 311 Coppinger Saint Louis, MO 63135	